

Appl. No. 09/509,637  
Amdt. Dated January 5, 2005  
Reply to Office action of October 22, 2004  
Attorney Docket No. P08581-US1  
EUS/J/P/05-3001

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method of paying calls and/or services in a telecommunications network comprising an intelligent network, wherein said intelligent network is provided with user accounts for individual users of the telecommunications network, said user accounts enabling prepaid calls and/or an access to various services for said users, comprising the steps of:

opening a prepaid account, that is associated with an individual user account, with an intelligent network loading service;

loading the prepaid account with an amount purchased from a prepaid service provider;

entering the amount of the prepaid balance into a dedicated record in said intelligent network accessible by said loading service;

a user associated with the user account accessing said intelligent network loading service through a user interface operationally connected to the intelligent network, wherein the user interface is a mobile communications apparatus or a fixed line communications apparatus;

determining that the balance in the user account is inadequate for the cost of the service requested by the user; and

transferring a requested amount from said prepaid account to said individual user account in real-time during the use of the service by means of the user interface and the intelligent network loading service, wherein the loading comprises steps of

decreasing the balance of said prepaid account by the requested amount  
and

loading a corresponding amount of balance into the associated individual user account.

2. (Currently Amended) The method according to claim 1, wherein the loading of said individual user account includes:

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the user entering an individual number string indicated by a prepaid voucher or similar to the intelligent network loading service through said user interface, said loading service comprising a specific database including said record defining the amount of the prepaid balance, and

loading a desired amount of balance from the record of the database to the individual user account, wherein the correct record of the database is indicated by means of the number string.

3. (Currently Amended) The method according to claim 1, wherein the individual user accounts are pulse accounts which define the balance by terms of pulses, further comprising the steps of:

an amount of pulses corresponding to the requested amount being subtracted from a data base associated with the prepaid voucher or similar, and

the ~~[[a]]~~ corresponding amount of pulses is loaded to the pulse account of the user.

4. (Canceled)

5. (Currently Amended) The method according to claim 1, wherein the specific user is prompted to transfer an additional amount from the prepaid account to the individual user account by an announcement through the user interface, or to increase the balance of the prepaid account.

6. (Previously Presented) The method according to claim 1, further comprising the steps of:

identifying an incoming call in the intelligent network service by means of the A-number information of the user,

giving a security code of the individual user to the loading service,

giving the amount to be loaded to the user interface and transmitting an indication about said amount to the loading service,

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announcing, from the loading service of the intelligent network to the user interface, the new balance in the individual user account and that the transactions have been accomplished.

7. (Previously Presented) The method according to claim 5, wherein announcements to the user via the user interface are given as a text message or as a voice message.

8. (Currently Amended) The method according to claim 1, further includes comprising the steps of:

setting a time limitation for the validity of the prepaid balance in the prepaid voucher or similar, and

deleting expired prepaid vouchers or similar from the dedicated record of the database.

9. (Currently Amended) An arrangement for paying for calls and/or services, comprising

a telecommunications network,

an intelligent network provided in connection with the telecommunications network, wherein said intelligent network is provided with user accounts for individual users of the telecommunications network enabling prepaid calls for said users,

a user interface for accessing the intelligent network service through the telecommunications network, wherein the user interface is a mobile communications apparatus or a fixed line communications apparatus,

means for determining that the balance in a user account for an individual user is inadequate to pay for a service requested by the individual user from the intelligent network service,

a record in the intelligent network indicating an amount of prepaid balance which an individual user has paid beforehand by buying a voucher or similar, wherein said record in the intelligent network is dedicated to said voucher or similar,

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loading service means implemented in the intelligent network for accomplishing a loading of a user account of said individual user with an amount deducted from said record and thus enabling further communication through the telecommunications network, wherein the arrangement is such that said loading can be requested by the user interface of said individual user in real-time during the use of the service.

10. (Previously Presented) The arrangement according to claim 9, wherein said record is implemented into a database of the loading service means, wherein the arrangement is such that a desired amount of balance can be transferred from the database to the user account as a response to a request given by the user to the user interface.

11. (Previously Presented) The arrangement according to claim 9, wherein the user accounts are pulse accounts.

12. (Canceled)

13. (Previously Presented) An intelligent network accessible by means of telecommunication user interfaces connected to at least one telecommunications network, comprising

user accounts for individual users of said at least one telecommunications network, wherein each of said user accounts enables prepaid calls for individual users, one account being dedicated to one individual user,

a record indicating an amount of prepaid balance which the individual user has paid beforehand by buying a voucher or similar, wherein said record is dedicated to said voucher or similar and said record is associated with said user account, and

loading service means for loading the individual user account with an amount deducted from said record upon determining that the balance in the user account is inadequate for the cost of a service requested by the user and for enabling further communication through the telecommunications network, wherein the arrangement is

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such that said loading is requested [[by]] through a user interface of said individual user,  
wherein said user interface is a mobile communications apparatus or a fixed line  
communications apparatus.

14 - 20. (Canceled)